REMARKS

Claims 1-20, 22, 24-33, 35-54, and 56 are pending after this amendment.

Applicants have amended claims 1, 8, 10, 15, 19, 22, 24-33, 35, 37-39, 42-44, 47, 49, 51-53, and 56 in order to more particularly define the invention. The amendments were not necessitated by the claim rejections. Applicants make no admission as to the patentability or unpatentability of the originally filed claims.

Applicants have canceled claims 21, 23, 34, 55, and 57.

Applicants have amended the title to be more descriptive of the invention.

The amendments and remarks presented herein are in response to the Office Action dated October 23, 2002, in which the Examiner rejected claims 1-57 under 35 U.S.C. §102(e) as being unpatentable over Walker et al., U.S. Patent No. 5,884,274, and in which the Examiner further rejected claims 1, 10, 15, 19, 22, 24, 26, 29, 32, 35, 44, 49, 53, and 56 under 35 U.S.C. §102(b) as being unpatentable over "Pacific Exchange Rate Service Retrieval Interface" or "Oanda Currency Converter."

On December 10, 2002, the Examiner and the Applicants' representative conducted a telephone interview to discuss the pending Office Action. On December 12, 2002, a follow-up telephone interview took place. Applicants thank the Examiner for the opportunity to discuss the case in such a manner.

In the course of the interviews, the Examiner and the Applicants' representative discussed proposed claim amendments substantially representative of the amendments introduced herein. The Examiner agreed that none of the cited references discloses or anticipates the claims as amended.

The Examiner further suggested additional amendments to provide additional physical effect for the method claims. Applicants have amended the claims herein in accordance with the suggestions.
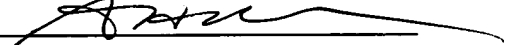

Accordingly, Applicants respectfully submit that claims 1-20, 22, 24-33, 35-54, and 56 are patentably distinct over the references cited.

On the basis of the above amendments, consideration of this application and the early allowance of all claims herein are requested.

Favorable action is solicited. Should the Examiner wish to discuss the above amendments, or if the Examiner believes that further contact with Applicants' representative would help to advance the prosecution of this case to finality, the Examiner is invited to telephone the undersigned at the number given below.

Respectfully submitted,
Andrew D. Holmes, Lee Horigan,
Jeffrey A. Langston, David
McMurtry, Sylvain Tremblay, and
Raymond P. Trounday

Dated: <u>December 18, 2002</u>

By: _____
Amir H. Raubvogel
Registration #37,070
Fenwick & West LLP
Two Palo Alto Square
Palo Alto, CA 94306
Phone: (650) 858-7276
Fax: (650) 494-1417

Attachment: Claim Revisions

AMENDED CLAIMS WITH MARKINGS TO SHOW CHANGES MADE

(AMENDMENT B)

In the claims:

1   1. In a computer-implemented system for managing financial transactions, a

2   method for applying an exchange rate to convert a transaction from a first currency

3   to a second currency, comprising:

4   receiving, by a computer system, a financial transaction, including a

5   date and a transaction amount in the first currency;

6   accessing, by the computer system, an electronically stored plurality of

7   historical exchange rates for the first currency with respect to

8   the second currency, each historical exchange rate corre-

9   sponding to a time period;

10 responsive to the date of the received financial transaction correspond-

11 ing to a time period of one of the historical exchange rates,

12 automatically selecting, by the computer system, [one of] the

13 [stored] historical exchange rate[s responsive to the date of the

14 financial transaction and to the time periods of the stored ex-

15 change rates]; [and]

16   responsive to the date of the received financial transaction not corre-

17   sponding to a time period of one of the historical exchange

18   rates, automatically selecting, by the computer system, a histori-

19   cal exchange rate having the most recent time period among

20   available historical exchange rates having time periods prior to

21   the date of the received financial transaction;

22   automatically applying, by the computer system, the selected historical

23   exchange rate to the received financial transaction, to derive a

24   converted transaction amount in the second currency; and

25   performing at least one of the steps of:

26   storing the converted transaction amount in a storage medium;

27   and

28   outputting the converted transaction amount.

1   8. The method of claim 1, [further comprising] wherein outputting the con-

2   verted transaction amount comprises:

3   generating a report including the converted transaction amount; and

4   outputting the generated report.

1   10. In a computer-implemented system for managing financial transactions, a

2   method for applying exchange rates, comprising:

Case 3894   - 34 -

3   receiving, by a computer system, a plurality of financial transactions,

4   each financial transaction including a date and a transaction

5   amount in a first currency;

6   for each of at least a subset of the received financial transactions:

7   responsive to the date of the received financial transaction cor-

8   responding to a date of a stored historical exchange rate

9   from an electronically stored plurality of historical ex-

10   change rates, automatically obtaining, by the computer

11   system, [an] the corresponding historical exchange rate;

12   responsive to the date of the received financial transaction not

13   corresponding to a date of a stored historical exchange

14   rate from an electronically stored plurality of historical

15   exchange rates, automatically obtaining, by the computer

16   system, a historical exchange rate having the most recent

17   date among available historical exchange rates having

18   dates prior to the date of the received financial transac-

19   tion;

20   automatically applying, by the computer system, the obtained

21   historical exchange rate to the transaction to derive a

22   transaction amount in a second currency;

23   electronically storing, by the computer system, the derived

24   transaction amount in the second currency; and

25   electronically storing, by the computer system, the obtained his-

26   torical exchange rate in an exchange rate table.

1   15. A computer-implemented method for generating a financial report in-

2 cluding at least two transactions, comprising:

3   retrieving, by a computer system, a first transaction including a first

4   date, a first transaction amount in a first currency, and a first

5   historical exchange rate for the first currency, responsive to the

6   first date;

7.   retrieving, by the computer system, a second transaction including a

8   second date, a second transaction amount in a second currency,

9   and a second historical exchange rate for the second currency,

10   responsive to the second date;

11   automatically applying, by the computer system, the first historical ex-

12   change rate to the first transaction to obtain a first converted

13   amount in a home currency;

14   automatically applying, by the computer system, the second historical

15   exchange rate to the second transaction to obtain a second con-

16   verted amount in the home currency; and

17   outputting, by the computer system, a report including the converted

18   amounts in the home currency;

19   wherein each historical exchange rate corresponds to a time period, and

20 wherein retrieving each historical exchange rate comprises:

21   responsive to the date of the transaction corresponding to a time pe-

22   riod of one of the historical exchange rates, retrieving the his-

23   torical exchange rate having a time period corresponding to the

24   date of the transaction; and

25   responsive to the date of the transaction not corresponding to a time

26   period of one of the historical exchange rates, retrieving the his-

27   torical exchange rate having the most recent time period among

28   available historical exchange rates having time periods prior to

29   the date of the transaction.

1   19. A software product for managing financial transactions, comprising:

2   an exchange rate table for storing a plurality of historical exchange

3   rates for a currency, each historical exchange rate corresponding

4   to a time period; and

5   a user interface comprising a [screen for displaying] display of histori-

6   cal exchange rate information, the information comprising a

7   plurality of exchange rates obtained from the exchange rate ta-

8   ble; and

9   an exchange rate code module for causing a computer system to per-

10   form the steps of:

11   automatically selecting a historical exchange rate from the ex-

12   change rate table; and

13   automatically applying the selected historical exchange rate to a

14   transaction; and

15   at least one of the steps of:

16   storing the converted transaction amount in a storage

17   medium; and

18   outputting the converted transaction amount;

19   wherein the transaction has a date, and wherein automatically select-

20   ing the historical exchange rate comprises:

21   responsive to the date of the transaction corresponding to a time

22   period of one of the historical exchange rates, selecting

23   the historical exchange rate having a time period corre-

24   sponding to the date of the transaction; and

25   responsive to the date of the transaction not corresponding to a

26   time period of one of the historical exchange rates, select-

27   ing the historical exchange rate having the most recent

28   time period among available historical exchange rates

29   having time periods prior to the date of the transaction.

1   22. In a computer-implemented system for managing financial transactions, a

2 user interface for applying exchange rates to financial transactions, comprising:

3   a first user interface element for receiving user entry of [entering] a fi-

4   nancial transaction including a date; and

5   a second user interface element for:

6   displaying, by a computer system, a default value for an ex-

7   change rate, the default value corresponding to one se-

8   lected from the group consisting of:

9   a historical exchange rate having a time period corre-

10   sponding to the date of the financial transaction;

11   and

12   a historical exchange rate having a time period that is the

13   most recent among available historical exchange

14   rates having time periods prior to the date of the

15   financial transaction; and

16   receiving, by the computer system, at least one of user entry of

17   and user selection of [entering] an exchange rate for the

18   financial transaction.

24. A computer-implemented system for applying multiple exchange rates, comprising:

a list of currencies;

for each currency, a list of <u>historical</u> exchange rates, each exchange rate corresponding to a time period;

a transaction register, for storing transaction records, each of at least a subset of the transaction records; [including an exchange rate; and]

a transaction input [screen] <u>interface</u> for [entering] <u>receiving user entry of at least one</u> transaction[s] <u>for storage in the transaction register</u>, each transaction having a date[, and for obtaining and displaying an exchange rate from the list of exchange rates according to a date of a transaction, for storage in the transaction register]<u>; and</u>

<u>an exchange rate selector for automatically selecting, for at least a subset of the entered transactions, an exchange rate from the list of historical exchange rates by:</u>

18   responsive to the date of the entered transaction corresponding

19   to a time period of one of the historical exchange rates,

20   selecting the historical exchange rate; and

21   responsive to the date of the entered transaction not corre-

22   sponding to a time period of one of the historical ex-

23   change rates, selecting a historical exchange rate having

24   the most recent time period among available historical

25   exchange rates having time periods prior to the date of

26   the entered transaction;

27   and wherein the transaction input interface displays the selected ex-

28   change rate;

29   and wherein the transaction register stores the selected exchange rate

30   in the corresponding transaction record.

1   25. The computer-implemented system of claim 24, further comprising:

2   a report generator, coupled to the transaction register, for generating a

3   report including at least one transaction record, the report [ap-

4   plying] including the exchange rate of the transaction record.

1   26. A computer-implemented system for applying multiple exchange rates,

2   comprising:

3   an exchange rate storage device, for storing a plurality of <u>historical</u> ex-

4   change rates for converting a first currency to a second cur-

5   rency, each exchange rate corresponding to a time period;

6   a transaction storage device, for <u>electronically</u> storing at least one fi-

7   nancial transaction in the first currency, including a date;

8   <u>an exchange rate selector, coupled to the exchange rate storage device,</u>

9   <u>for automatically selecting, for at least one stored financial</u>

10   <u>transaction, an exchange rate from the plurality of historical ex-</u>

11   <u>change rates by:</u>

12   <u>responsive to the date of the financial transaction corresponding</u>

13   <u>to a time period of one of the stored historical exchange</u>

14   <u>rates, selecting the historical exchange rate; and</u>

15   <u>responsive to the date of the financial transaction not corre-</u>

16   <u>sponding to a time period of one of the stored historical</u>

17   <u>exchange rates, selecting a historical exchange rate hav-</u>

18   <u>ing the most recent time period among available stored</u>

19   <u>historical exchange rates having time periods prior to the</u>

20   <u>date of the financial transaction;</u> and

21   a transaction display, coupled to the transaction storage device and to

22   the exchange rate [storage device] <u>selector,</u> for <u>automatically</u>

23   applying [one of] the <u>selected</u> stored exchange rate[s] to <u>the</u> at

24   least one stored financial transaction [according to the date of

25   the financial transaction and the time period of the exchange

26   rate] to obtain at least one value in the second currency, and for

27   displaying the at least one value.

1   27. The computer-implemented system of claim 26, wherein the transaction

2   storage device stores the financial transaction including the applied exchange rate.

1   28. The computer-implemented system of claim 26, further comprising:

2   a report generator, coupled to the transaction storage device, for gen-

3   erating a report including the financial transaction in the second

4   currency.

1   29. A computer-implemented system for applying an exchange rate to con-

2   vert a transaction from a first currency to a second currency, comprising:

3   an input device, for receiving at least one financial transaction, the fi-

4   nancial transaction including a date and a transaction amount in

5   a first currency;

6   an exchange rate retrieval device, for automatically selecting and ob-

7   taining an exchange rate [for the first currency with respect to

8   the second currency,] for the received financial transaction, and

Case 3894   - 43 -

9   for applying the exchange rate to convert the transaction

10   amount to the second currency; and

11   a transaction storage device, for storing the received at least one finan-

12   cial transaction including the date and at least one selected from

13   the group consisting of the obtained exchange rate and the con-

14   verted transaction amount;

15   wherein the exchange rate retrieval device selects the exchange rate

16   from a plurality of stored historical exchange rates, each stored

17   exchange rate having a time period, by:

18   responsive to the date of the received financial transaction cor-

19   responding to a time period of one of the historical ex-

20   change rates, selecting the historical exchange rate;

21   responsive to the date of the received financial transaction not

22   corresponding to a time period of one of the historical

23   exchange rates, selecting a historical exchange rate hav-

24   ing the most recent time period among available histori-

25   cal exchange rates having time periods prior to the date

26   of the received financial transaction.

1   30. The computer-implemented system of claim 29, further comprising:

2   an exchange rate table, coupled to the exchange rate retrieval device,

3   for storing the obtained exchange rate and the date.

1   31. The <u>computer-implemented</u> system of claim 29, further comprising:

2   a report generator, coupled to the transaction storage device, for gen-

3   erating a report including the financial transaction.

1   32. A <u>computer-implemented</u> system for generating a financial report, in-

2 cluding at least two transactions, comprising:

3   an exchange rate application device, for obtaining a first exchange rate

4   for a first transaction, obtaining a second exchange rate for a

5   second transaction, <u>automatically</u> applying the first exchange

6   rate to the first transaction to obtain a first converted amount,

7   and <u>automatically</u> applying the second exchange rate to the sec-

8   ond transaction to obtain a second converted amount; and

9   a report generation module, coupled to the exchange rate application

10   device, for developing and formatting a report including the

11   converted amounts<u>; and</u>

12   <u>an output device, coupled to the report generation module, for output-</u>

13   <u>ting the formatted report;</u>

14   wherein the exchange rate application device obtains each exchange

15   rate for each transaction from a plurality of stored historical ex-

16   change rates, each stored exchange rate having a time period,

17   by:

18   responsive to the date of the transaction corresponding to a time

19   period of one of the historical exchange rates, obtaining

20   the historical exchange rate; and

21   responsive to the date of the transaction not corresponding to a

22   time period of one of the historical exchange rates, ob-

23   taining a historical exchange rate having the most recent

24   time period among available historical exchange rates

25   having time periods prior to the date of the transaction.

1   33. The computer-implemented system of claim 32, further comprising:

2   a transaction storage device, for storing at least two financial transac-

3   tions, and an associated exchange rate for each financial transac-

4   tion[;

5   wherein the exchange rate application device obtains the first exchange rate

6   and the second exchange rate by retrieving an exchange rate from a stored transac-

7   tion].

16319/03894/DOCS/1307440.2

1   35. A computer program product [comprising a computer-usable medium

2 having computer-readable code embodied therein] for applying an exchange rate to

3 convert a transaction from a first currency to a second currency in a financial trans-

4 action management system, comprising:

5   a computer readable medium; and

6   computer program code, encoded on the medium, for controlling a

7   processor to perform the operations of:

8   [computer-readable program code devices configured to cause a

9   computer to receive] receiving a financial transaction, in-

10   cluding a date and a transaction amount in the first cur-

11   rency;

12   [computer-readable program code devices configured to cause a

13   computer to] accessing an electronically stored plurality

14   of historical exchange rates for the first currency with re-

15   spect to the second currency, each historical exchange

16   rate corresponding to a time period;

17   [computer-readable program code devices configured to cause a

18   computer to] responsive to the date of the received finan-

19   cial transaction corresponding to a time period of one of

20   the historical exchange rates, automatically selecting [one

21   of] the [stored] <u>historical</u> exchange rate[s responsive to

22   the date of the financial transaction and to the time peri-

23   ods of the stored exchange rates]; [and]

24   <u>responsive to the date of the received financial transaction not</u>

25   <u>corresponding to a time period of one of the historical</u>

26   <u>exchange rates, automatically selecting, by the computer</u>

27   <u>system, a historical exchange rate having the most recent</u>

28   <u>time period among available historical exchange rates</u>

29   <u>having time periods prior to the date of the received fi-</u>

30   <u>nancial transaction;</u>

31   [computer-readable program code devices configured to cause a

32   computer to] <u>automatically</u> apply<u>ing</u> the selected <u>histori-</u>

33   <u>cal</u> exchange rate to the received financial transaction, to

34   derive a converted transaction amount in the second cur-

35   rency<u>; and</u>

36   <u>performing at least one of the steps of:</u>

37   <u>storing the converted transaction amount in a storage</u>

38   <u>medium; and</u>

39   <u>outputting the converted transaction amount.</u>

1   37. The computer program product of claim 35, further comprising <u>computer</u>

2 <u>program code, encoded on the medium, for controlling a processor to perform the</u>

3 <u>operation of</u>:

4   [computer-readable program code devices configured to cause a com-

5   puter to store] <u>storing</u> the received financial transaction includ-

6   ing the date, the transaction amount, and the selected exchange

7   rate.

1   38. The computer program product of claim 35, further comprising <u>computer</u>

2 <u>program code, encoded on the medium, for controlling a processor to perform the</u>

3 <u>operation of</u>:

4   [computer-readable program code devices configured to cause a com-

5   puter to receive] <u>receiving</u> input overriding the applied ex-

6   change rate, the input comprising a second exchange rate.

1   39. The computer program product of claim 38, further comprising <u>computer</u>

2 <u>program code, encoded on the medium, for controlling a processor to perform the</u>

3 <u>operation of</u>:

4   [computer-readable program code devices configured to cause a com-

5   puter to store] <u>storing</u> the second exchange rate and a corre-

6   sponding time period in the stored plurality of exchange rates.

Case 3894   - 49 -

1   42. The computer program product of claim 35, further comprising <u>computer</u>

2 <u>program code, encoded on the medium, for controlling a processor to perform the</u>

3 <u>operations of</u>:

4   [computer-readable program code devices configured to cause a com-

5   puter to generate] <u>generating</u> a report including the converted

6   transaction amount; and

7   [computer-readable program code devices configured to cause a com-

8   puter to] outp<u>utting</u> the generated report.

1   43. The [method] <u>computer program product</u> of claim 42, wherein the report

2 is selected from the group consisting of:

3   a capital gains report;

4   a transaction report; and

5   an investment report.

1   44. A computer program product [comprising a computer-usable medium

2 having computer-readable code embodied therein] for applying multiple exchange

3 rates in a financial transaction management system, comprising:

4   <u>a computer readable medium; and</u>

5   <u>computer program code, encoded on the medium, for controlling a</u>

6   <u>processor to perform the operations of</u>:

7   [computer-readable program code devices configured to cause a

8   computer to receive] receiving a plurality of financial

9   transactions, each financial transaction including a date

10   and a transaction amount in a first currency; and

11   [computer-readable program code devices configured to cause a

12   computer to] for each of at least a subset of the received

13   financial transactions:

14   [obtain an] responsive to the date of the received finan-

15   cial transaction corresponding to a date of a stored

16   historical exchange rate from an electronically

17   stored plurality of historical exchange rates, auto-

18   matically obtaining the corresponding historical

19   exchange rate;

20   responsive to the date of the received financial transac-

21   tion not corresponding to a date of a stored his-

22   torical exchange rate from an electronically stored

23   plurality of historical exchange rates, automati-

24   cally obtaining a historical exchange rate having

25   the most recent date among available historical

26   exchange rates having dates prior to the date of

27   the received financial transaction;

Case 3894   - 51 -

28   automatically applying the obtained historical exchange

29   rate to the transaction to derive a transaction

30   amount in a second currency;

31   automatically [store] storing the derived transaction

32   amount in the second currency; and

33   automatically [store] storing the obtained historical ex-

34   change rate in an exchange rate table.

1   47. The computer program product of claim 44, further comprising computer

2   program code, encoded on the medium, for controlling a processor to perform the

3   operation of:

4   [computer-readable program code devices configured to cause a com-

5   puter to generate] generating a report including the derived

6   transaction amounts in the second currency.

1   49. A computer program product [comprising a computer-usable medium

2   having computer-readable code embodied therein] for generating a financial report

3   including at least two transactions, comprising:

4   a computer readable medium; and

5   computer program code, encoded on the medium, for controlling a

6   processor to perform the operations of:

7   [computer-readable program code devices configured to cause a

8   computer to retrieve] <u>retrieving</u> a first transaction includ-

9   ing a first date, a first transaction amount in a first cur-

10   rency, and a first <u>historical</u> exchange rate for the first cur-

11   rency, responsive to the first date;

12   [computer-readable program code devices configured to cause a

13   computer to retrieve] <u>retrieving</u> a second transaction in-

14   cluding a second date, a second transaction amount in a

15   second currency, and a second <u>historical</u> exchange rate

16   for the second currency, responsive to the second date;

17   [computer-readable program code devices configured to cause a

18   computer to] <u>automatically</u> apply<u>ing</u> the first <u>historical</u>

19   exchange rate to the first transaction to obtain a first con-

20   verted amount in a home currency;

21   [computer-readable program code devices configured to cause a

22   computer to] <u>automatically</u> apply<u>ing</u> the second <u>histori-</u>

23   <u>cal</u> exchange rate to the second transaction to obtain a

24   second converted amount in the home currency; and

25   [computer-readable program code devices configured to cause a

26   computer to] output<u>ting</u> a report including the converted

27   amounts in the home currency.

1   51. The computer program product of claim 49, wherein each transaction has

2   a date, and wherein each of [the computer-readable program code devices config-

3   ured to cause a computer to] obtaining a first exchange rate and obtaining a second

4   exchange rate comprises [computer-readable program code devices configured to

5   cause a computer to retrieve] retrieving an exchange rate from an exchange rate his-

6   tory table responsive to the date of the transaction.

1   52. The [computer-implemented] computer program product of claim 49,

2   wherein the report is selected from the group consisting of:

3   a capital gains report;

4   a transaction report; and

5   an investment report.

1   53. A computer program product [comprising a computer-usable medium

2   having computer-readable code embodied therein] for managing financial transac-

3   tions, comprising:

4   a computer readable medium; and

5   computer program code, encoded on the medium, for controlling a

6   processor to perform the operations of:

7   [computer-readable program code devices configured to cause a

8   computer to generate] generating an exchange rate table

9   for storing a plurality of <u>historical</u> exchange rates for a

10   currency, each <u>historical</u> exchange rate corresponding to

11   a time period; and

12   [computer-readable program code devices configured to cause a

13   computer to] present<u>ing</u> a user interface comprising a

14   [screen for displaying] <u>display of</u> historical exchange rate

15   information, the information comprising a plurality of

16   exchange rates obtained from the exchange rate table<u>;</u>

17   <u>and</u>

18   <u>automatically selecting a historical exchange rate from the ex-</u>

19   <u>change rate table;</u>

20   <u>automatically applying the selected historical exchange rate to a</u>

21   <u>transaction; and</u>

22   <u>wherein the transaction has a date, and wherein automatically select-</u>

23   <u>ing the historical exchange rate comprises:</u>

24   <u>responsive to the date of the transaction corresponding to a time</u>

25   <u>period of one of the historical exchange rates, selecting</u>

26   <u>the historical exchange rate having a time period corre-</u>

27   <u>sponding to the date of the transaction; and</u>

28   <u>responsive to the date of the transaction not corresponding to a</u>

29   <u>time period of one of the historical exchange rates, select-</u>

30   ing the historical exchange rate having the most recent

31   time period among available historical exchange rates

32   having time periods prior to the date of the transaction.

1   56. A computer program product [comprising a computer-usable medium

2   having computer-readable code embodied therein] for presenting a user interface for

3   applying exchange rates to financial transactions, comprising:

4   a computer readable medium; and

5   computer program code, encoded on the medium, for controlling a

6   processor to perform the operations of:

7   [computer-readable program code devices configured to cause a

8   computer to] presenting a first user interface element for

9   receiving user entry of [entering] a financial transaction

10   including a date; and

11   [computer-readable program code devices configured to cause a

12   computer to] presenting a second user interface element

13   for:

14   displaying a default value for an exchange rate;

15   receiving at least one of user entry of and user selection

16   of [entering] an exchange rate for the financial

17   transaction;

Case 3894   - 56 -

18   wherein the default value for the exchange rate is determined by:

19   responsive to the date of the financial transaction corresponding to a

20   time period of a historical exchange rate from a stored plurality

21   of historical exchange rates, retrieving the historical exchange

22   rate having a time period corresponding to the date of the fi-

23   nancial transaction; and

24   responsive to the date of the financial transaction not corresponding to

25   a time period of a historical exchange rate from the stored plu-

26   rality of historical exchange rates, retrieving the historical ex-

27   change rate having the most recent time period among available

28   historical exchange rates having time periods prior to the date

29   of the financial transaction.